CLAIMS

1. A repayment server, comprising:

a communication interface configured to receive a specification of a loan and a specification of one or more deduction sources for deducting amounts to pay back the loan;

a processing unit configured to:

determine a plurality of points of time for deducting amounts from the one or more deduction sources to pay back the loan;

determine, for each point of time, a ringfencing amount to be maintained in the one or more deduction sources, based on a total loan amount of a borrower using the one or more deduction sources to payback, a configurable ringfencing minimum threshold and a configurable ringfencing maximum threshold; and

determine, for each point of time, an amount to deduct from the one or more deduction sources, such that the ringfencing amount is maintained in the one or more deduction sources; and

a transfer interface configured to deduct, for each point of time, the determined amount from the one or more deduction sources.

2 The repayment server of claim 1, wherein the communication interface is further configured to receive a specification of an instalment timing, and

wherein the processing unit is further configured to determine the plurality of points of time such that they occur in accordance with the instalment timing.

3. The repayment server of claim 1 or 2, wherein the communication interface is further configured to receive a specification of an instalment frequency with which to deduct amounts from the one or more deduction sources, and

wherein the processing unit is further configured to determine the plurality of points of time such that they occur with the instalment frequency.

4. The repayment server of claim 3, wherein the communication interface is further configured to receive the specification of the instalment frequency from a lender of the loan.

5. The repayment server of claim 3 or 4, wherein the instalment frequency is daily, weekly, every weekday and monthly.

6. The repayment server of any one of claims 1 to 5, wherein the communication interface is further configured to receive a specification of a time when the loan is overdue, and

wherein the processing unit is further configured to determine the plurality of points of time such that they are after the time from when the loan is overdue.

7. The repayment server of any one of claims 1 to 6, wherein the processing unit is further configured to select at least one of the one or more deduction sources, and

wherein the transfer interface is further configured to deduct, for each point of time, the determined amount from the selected at least one of the one or more deduction sources.

8. The repayment server of claim 7, wherein the processing unit is further configured to, if the selected at least one of the one or more deduction sources has funds less than the determined amount, select another one of the one or more deduction sources, and

wherein the transfer interface is further configured to deduct, for each point of time, the determined amount from the selected other one of the one or more deduction sources.

9. The repayment server of claim 7 or 8, wherein the communication interface is further configured to receive a specification of a priority of at least one of the one or more deduction sources, and

wherein the processing unit is further configured to select the at least one deduction source from the at least one of the one or more deduction sources prioritized by the priority.

10, The repayment server of claim 9, wherein the processing unit is further configured to:

select a deduction source from the at least one of the one or more deduction sources prioritized by the priority, and

if the selected deduction source has funds less than the determined amount, select another deduction source with lower priority than that of the selected deduction source, from the at least one of the one or more deduction sources prioritized by the priority, and

wherein the transfer interface is further configured to deduct, for each point of time, the determined amount from the selected other deduction source.

11. The repayment server of any one of claims 1 to 10, wherein the processing unit is further configured to determine the ringfencing amount to be a maximum between the configurable ringfencing minimum threshold and a minimum between the total loan amount and the configurable ringfencing maximum threshold.

12. The repayment server of any one of claims 1 to 11, wherein the points of time are points of time at regular time intervals.

13. The repayment server of any one of claims 1 to 12, wherein the processing unit is further configured to determine the plurality of times and the amount for each point of time such that after deducting the determined for each point of time, the loan is paid back.

14. The repayment server of any one of claims 1 to 13, wherein the repayment server is configured to provide an Application Programmers Interface between the lender and a merchant for redemption of loan vouchers.

15. The repayment server of any one of claims 1 to 14, wherein the loan comprises multiple sub-loans, each having a loan amount, and

wherein a total amount of the loan is a sum of amounts of the multiple sub-loans.

16. The repayment server of claim 15, wherein each sub-loan corresponds to a loan voucher given to the borrower of the loan redeemable at a merchant.

17. The repayment server of claim 16, wherein the repayment server is configured to limit a number of loan vouchers by a predetermined limit.

18. A computer implemented method for providing payback of a loan, the method comprising:

receiving, by a repayment server, a specification of a loan;

receiving, by the repayment server, a specification of one or more deduction sources for deducting amounts to pay back the loan;

determining, by the repayment server, a plurality of points of time for deducting amounts from the one or more deduction sources to pay back the loan;

determining, by the repayment server, for each point of time, a ringfencing amount to be maintained in the one or more deduction sources, based on a total loan amount of a borrower using the one or more deduction sources to payback, a configurable ringfencing minimum threshold and a configurable ringfencing maximum threshold;

determining, by the repayment server, for each point of time, an amount to deduct from the one or more deduction sources, such that the ringfencing amount is maintained in the one or more deduction sources; and

deducting, by the repayment server, for each point of time, the determined amount from the one or more deduction sources.

19. A computer program element comprising program instructions, which, when executed by one or more processors, cause the one or more processors to perform the method of claim 18.

20. A computer-readable medium comprising program instructions, which, when executed by one or more processors, cause the one or more processors to perform the method of claim 18.